

(f) whether small exporters have really been benefited by this programme ; and

(g) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P.A. SANGMA) (a) The expenditure of TDA during 1983-84 was Rs. 1.83 crores, besides assistance from certain international trade promotion agencies for specific export promotion activities, which amounted to US\$ 9.71 lakhs during this year. Figures of expenditure during 1984-85 are not yet available.

(b) and (c). Yes, Sir. Some of the events organised by the Authority, such as business delegations, buyer-seller meets, etc bring quantifiable gains. In 1983-84, implementation of these programmes resulted in business potential of about Rs. 50 crores including spot orders valued at about Rs. 17 crores. The activities of the Authority also include provision of export infrastructure facilities to exporters. The gains from these activities although not quantifiable are constantly being evaluated with a view to ensuring that they are commensurate with the expenditure.

(d) Besides its Head office in New Delhi, TDA has four Regional offices at Bombay, Calcutta, Bangalore and Kanpur. It has also five foreign offices in Federal Republic of Germany (Frankfurt), USA (New York), Japan (Tokyo), Liberia (Monrovia) and Sweden (Stockholm).

(e) to (g). Small exporters are covered by all programmes of the Authority and have been benefited. The programmes include providing trade information to exporters through its centre located at Delhi and sub-offices, catalogue shows organised at various places in India to help small exporters to get upto date information on export markets, research and analysis of export related activities, dissemination of information relating to supply capability of select Indian exporters assistance to exporters under the Package Servicing Plan and participation

in export marketing and export production activities by small exporters who form nearly 60 percent of the regular membership of the Authority. Assistance to selected small scale units who are not currently exporting in entering the export market through a package of services is also provided.

Share of North-Eastern Region in Deposits and Distributed of Nationalised Banks

5007. SHRI MOHAR SINGH RATHORE : Will the Minister of FINANCE be pleased to state :

(a) the total deposit of nationalised banks during the past five years ;

(b) the share of North-Eastern Region and desert areas therein and the amount of loans distributed in these areas ;

(c) whether it is a fact that deposits exceed the amount of loan disbursed ;

(d) if so, Government's policy in this regard ;

(e) whether adequate applications are not being received for loans or there is delay or hindrance at bank level; and

(f) the steps being taken to encourage setting up of industries etc. in adivasi areas and desert areas ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARY) : (a) Aggregate deposit (excluding inter bank deposits) of Public Sector Banks (S. B. I. Group + 20 Nationalised Banks) during the last five years were as follows :

As on the last Friday of December	Amount (Rs. crores)
1980	33532
1981	40808
1982	47153
1983	55311
1984*	63102

*Provisional

(b) to (d). Deposits, advances and CD Ratio of public sector banks for the last

five years in respect of North-Eastern Region and all-India are given below :

(Amt. in Rs. crores)

	North-Eastern Region			All-India		
	Deposits	Advances	CDR (%)	Deposits	Advances	CDR (%)
March 1980	399	150	37.6	28870	19502	67.5
March 1981	489	194	39.7	34518	22926	66.4
March 1982	599	251	41.9	39673	26692	67.3
March 1983	741	395	41.2	46089	31164	67.6
March 1984*	885	387	43.7	54513	36378	66.7

*Provisional

The present reporting system does not yield separate information in respect of desert areas in North-Eastern Region.

Credit-deposit ratio in any areas represents only mathematical relationship between deposits and advances of branches in that area and is not an indication of adequacy or otherwise of the credit deployed in that area. Credit is only an input in productive ventures, undertaking of which by entrepreneurs is influenced by factors like availability of power, transport, communications and other infrastructural facilities, proximity to market, industrial climate etc. Level of credit deployment in any given area itself depends upon the level of economic activity, particularly in the organised sector of trade and Industry.

However, the banks have been asked by the Reserve Bank of India to take necessary steps for improving the credit deployment in the states where credit-deposit ratio is low.

(e) The banks have been advised that all loan applications upto a credit limit of Rs. 25000 should be disposed of within a fortnight and those for over Rs. 25000 within 8 to 9 weeks. The banks

are required to maintain a register at branch level wherein the date of receipt, sanction/rejection with reasons thereof, etc. are recorded.

(f) Reserve Bank of India have instructed banks to charge concessional rates of interest on advances to small scale sector for promoting investments in backward areas. The extent of concession in interest rates is indicated below :

I.	Composite loans upto Rs. 25,000	Rate of interest (% per annum)
	(a) Backward areas	10.00
	(b) Other areas	12.00
II.	<i>Terms loans of not less than 3 years</i>	
	(a) Backward areas	12.05
	(b) Other areas	13.05

Reserve Bank of India have also asked banks to incorporate suitable schemes for adivasi and desert areas in credit plans depending on need for credit support and viability of the schemes.